## UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF GEORGIA ATLANTA DIVISION

CHAPTER: 13

IN RE: CASE NO.: 16-67191-jrs

Karley Kimmel Nguyen aka Karley K. Nguyen aka Karley Nguyen Debtor(s)

## RESPONSE TO DEBTOR'S MOTION TO REIMPOSE AUTOMATIC STAY [DE 47]

COMES NOW, Creditor AmeriHome Mortgage Company, LLC ("Secured Creditor"), by and through the undersigned counsel, and hereby files this *Response to Debtor's Motion to Reimpose Automatic Stay Against Amerihome Mortgage Company, LLC c/o Cenlar FSB* [DE 38]; and in support, respectfully shows as follows:

- 1. Secured Creditor holds a secured mortgage on real property owned by Debtor, located at 4435 Settles Bridge Road, Suwanee, GA 30024.
- 2. On April 4, 2016, Karley Kimmel Nguyen (the "Debtor") filed for relief under Chapter 13 of the United States Bankruptcy Code.
- 3. On December 28, 2016, Secured Creditor filed a *Motion for Relief from Stay* [**DE 22**] which was set for hearing on January 24, 2017 at 10:30 AM.
- 4. On February 22, 2017 this Court entered an *Order Granting Motion for Relief from Stay of Amerihome Mortgage Company LLC* [**DE 29**].
- 5. On April 26 2017, Debtor filed a *Motion to Reimpose Automatic Stay Against Amerihome Mortgage Company, LLC c/o Cenlar FSB* [**DE 38**] (the "Debtor's Motion) in which she stated that she never received the *Motion for Relief* and *Notice of Hearing* and as such she and her attorney were not present at the hearing. Additionally, Debtor indicates that she has the means to cure the arrears.
- 6. Secured Creditor, however, maintains that service of its *Motion for Relief* and *Notice of Hearing* was properly effected upon Debtor and her counsel, and as such Secured Creditor was entitled to a No Opposition Order.
- 7. Furthermore, Secured Creditor maintains that the filing of the Debtor's Motion is procedurally incorrect in that a party seeking to reimpose the automatic stay is required to file an adversary proceeding seeking to do same.

Case 16-67191-jrs Doc 43 Filed 05/01/17 Entered 05/01/17 10:43:45 Desc Main Document Page 2 of 3

8. A hearing on this matter has been set for May 1, 2017 at 10:00 AM.

WHEREFORE, **AmeriHome Mortgage Company, LLC** respectfully requests that this Court enter an Order Denying the Debtor's *Motion to Re-impose Automatic Stay*, and award any and all other relief that this Court deems just and appropriate.

By: /s/ Susan B. Shaw
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## **CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that a true and correct copy of the foregoing was provided via electronic and/or regular U.S. Mail to the parties on the attached service list, this 1st day of May 2017, I served a copy of the foregoing upon:

Karley Kimmel Nguyen aka Karley K. Nguyen aka Karley Nguyen 4435 Settles Bridge Road Suwanee, GA 30024-1981

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